

Information to identify the case:

Debtor 1	David James Rogers	Social Security number or ITIN	xxx-xx-6054
	First Name Middle Name Last Name	EIN	--
Debtor 2	Beth Ann Rogers	Social Security number or ITIN	xxx-xx-0723
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-20730-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David James Rogers

Beth Ann Rogers
aka Beth Ann Abercrombie

6/17/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 David James Rogers
 Beth Ann Rogers
 Debtors

Case No. 14-20730-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jun 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2019.

db/jdb	+David James Rogers, Beth Ann Rogers, 2 Smith Drive, Bridgeton, NJ 08302-3733
aty	+Pleuse, Becker & Saltzman, 2000 Horizon Way, Mount Laurel, NJ 08054-4303
lm	+Cenlar, PO Box 77404, Ewing, NJ 08628-6404
514962096	+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514811919	+Cenlar, 425 Phillips Blvd, Ewing, NJ 08618-1430
515562340	+Homebridge Financial Services Inc., 425 Phillips Boulevard, Ewing, NJ 08618-1430
514988200	+Homebridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
514932119	+John P. Morris, Esq, 142 West Broad St., PO Box 299, Bridgeton, NJ 08302-0229
514932118	+Kimberlee Read, 112 Sentry Drive, Bridgeton, NJ 08302-4129
514811922	+Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 17 2019 23:56:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 17 2019 23:56:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514811917	E-mail/Text: clientrep@capitalcollects.com Jun 17 2019 23:57:23 Capital Collection Service, PO Box 150, West Berlin, NJ 08091
514811918	EDI: CAPITALONE.COM Jun 18 2019 03:28:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
515013171	EDI: BL-BECKET.COM Jun 18 2019 03:28:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515866871	+E-mail/Text: Bankruptcy@homebridge.com Jun 17 2019 23:57:07 HomeBridge Financial Services, Inc., 112 TownPark Drive, Suite 300, Kennesaw, GA 30144-3754
515866872	+E-mail/Text: Bankruptcy@homebridge.com Jun 17 2019 23:57:07 HomeBridge Financial Services, Inc., 112 TownPark Drive, Suite 300, Kennesaw, GA 30144, HomeBridge Financial Services, Inc., 112 TownPark Drive 30144-3754
514811920	+E-mail/Text: bncnotices@becket-lee.com Jun 17 2019 23:55:38 Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
514811921	+EDI: AGFINANCE.COM Jun 18 2019 03:28:00 One Main Financial, PO BOX 499, Hanover, MD 21076-0499
515050362	EDI: PRA.COM Jun 18 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515050207	EDI: PRA.COM Jun 18 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
514939187	EDI: RMSC.COM Jun 18 2019 03:28:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* +Homebridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Jun 17, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joni L. Gray on behalf of Debtor David James Rogers joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
Joni L. Gray on behalf of Joint Debtor Beth Ann Rogers joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
Laura M. Egerman on behalf of Creditor Homebridge Financial Services, Inc. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services Inc.
rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Homebridge Financial Services rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Homebridge Financial Services, Inc. dnj@pbslaw.org
TOTAL: 10